

Home Inspection Checklist

Reduction on Homeowner's Insurance Premiums:

You may be eligible for a 5% and/or 15% reduction on your homeowner's insurance premiums. See below to view the crime prevention methods that are required to save up to 20% on your premium. Once you meet these requirements, contact law enforcement directly to schedule your free inspection.

In Montgomery County: Deputy Brad Curtis (281) 297-6523
Deputy Jason Hopper (281) 297-6538

In Harris County: Visit www.cd4.hctx.net and click on Home Inspection Request

5% Interior Home Inspection

Chapter 5, Texas Insurance Code, Amended Article 5.33A, Section 6(a) (1)

1. Exterior doors must be solid core doors that are at least 1-3/8 inches thick and are secured by deadbolt locks. Deadbolt locks must lock with a minimum bolt throw of one inch that penetrates a metal strike plate. If the door secured by a deadbolt lock has breakable glass within 40 inches (a little over 3 feet) of the lock, the lock must be a key operated lock from both sides (key to get in, key to get out) unless prohibited by life safety codes.
2. Metal doors must be secured by deadbolt locks as described above.
3. Double doors must meet the specifications for exterior doors as listed above and must have the inactive door secured by header and threshold bolts that penetrate metal strike plates. If breakable glass is located within 40 inches of the header and threshold bolts, the bolts must be flush-mounted in the edge of the door.
4. Sliding glass doors must be secured by secondary locking devices to prevent lifting and prying.
5. Dutch doors must have concealed flush-bolt locking devices to lock upper and lower halves together and must be secured by a deadbolt lock as described above in #1.
6. Garage doors must be equipped with a key operating locking device or an electric garage door opener.
7. Windows must be secured by auxiliary locking devices (or non-factory secondary locks that are put on by the homeowner). This locking device required by this section must include screws, wooden dowels, pinning devices (double headed nails are driven into the window frame at a downward angle and can easily be put in or taken out), or key operated locks or clamps. In areas in which life safety codes permit, metal bars or grating, if mounted to prevent easy removal, may be substituted for locking devices. Jalousie or louvered windows do not meet the specifications of this section unless they have metal grating mounted as provided above.

15% Burglar Alarms

Chapter 5, Texas Insurance Code, Amended Section 6(a) (2)

Section (2) is equipped with an electronic burglar alarm that meets the following requirements:

1. All exterior structure openings are sensor contacted.

Meaning all doors that lead outside and windows that open must have a sensor contact (if they are opened, the alarm will sound). This is a physical device installed on the structure opening which activates the alarm when the contact is broken. Examples: magnetic switch, tape, or contacts that the installer can put in place.

2. The system must include an interior and exterior siren, 2 speakers must be installed.

Meaning an alarm must be able to be heard inside the house as well as an alarm sounding outside the house. An exterior alarm may be mounted in an attic next to a vent protecting it from the weather and is audible outside the building or home.

3. All (alarm) equipment must be U.L. (underwriters laboratory) approved and must be monitored by a U.L. approval station (meaning if the alarm is triggered a monitoring station will notify the police).

Alarm companies are able to provide the homeowner with a letter of verification on the installed equipment and central station's U.L. approval status. I will need this certification to be able to inspect your burglar alarm to get the 15% reduction.

4. Sales, service, installation, and monitoring of the system are done in compliance with the Private Investigators and Private Security Act (Article 4413 [29bb], Vernon's Texas Civil Statutes).